

Information to identify the case:

Debtor 1 **Chanice Regina Coleman**

Social Security number or ITIN **xxx-xx-0487**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **21-32685-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Chanice Regina Coleman

December 13, 2021

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Chanice Regina Coleman
Debtor

Case No. 21-32685-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin

Page 1 of 3

Date Rcvd: Dec 14, 2021

Form ID: 318

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2021:

Recip ID	Recipient Name and Address
db	+ Chanice Regina Coleman, 5780 Pony Farm Dr., Apt. 310, Richmond, VA 23227-4910
15729318	+ Advanced Otolaryngology PC, 8700 Stony Point Pkwy, #110, Richmond, VA 23235-1968
15729319	+ Alcoa Billing, 3429 Regal Dr., Alcoa, TN 37701-3265
15729320	+ Alteon Health, 12420 Milestone Center Dr., Suite 200, Germantown, MD 20876-7111
15729322	+ Bon Secours, 5801 Bremono Rd, Richmond, VA 23226-1907
15729326	+ Commonwealth Internal Medicine, PO Box 14000, Belfast, ME 04915-4033
15739367	+ Elephant Auto Insurance, PO Box 5005, Glen Allen, VA 23058-5005
15729328	+ Emergency Coverage Corp, 265 Brookview Centre Way, Suite 400, Knoxville, TN 37919-4052
15729332	+ HCA Health Services, One Park Plaza, Nashville, TN 37203-6527
15729336	+ HRRG, 412 Robin Rd., Unit 2C, Portsmouth, VA 23701-1000
15729334	+ Henrico FCU, 9401 West Broad Street, Henrico, VA 23294-5331
15729335	+ Henrico FCU, Attn: Bankruptcy, 9401 West Broad St, Henrico, VA 23294-5331
15729338	+ MCV Collection Department, Attn: Billing Dept/Bankruptcy, 403 N 13th St #238, Richmond, VA 23298-5030
15729340	+ Memorial Regional Medical Cent, P.O. Box 630761, Cincinnati, OH 45263-0761
15729342	#+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
15729345	+ Pocahontas Parkway, PO BOx 7693, Henrico, VA 23231-0193
15739387	Pulmonary Associates of Rich., Patient Bill Processing Center, PO Box 5257, New York, NY 10008-5257
15729348	+ TACS, P O Box 31800, Henrico, VA 23294-1800
15729349	+ Treehouse Apartments, 2922 Hathaway Rd., Richmond, VA 23225-1724
15739394	+ Violation Processing Center, P.O. Box 1234, Clifton Forge, VA 24422-0724
15739396	+ Virginia Employment Commission, P.O. Box 1358, Richmond, VA 23218-1358
15739397	+ Virginia Employment Commission, P.O. Box 26441, Richmond, VA 23261-6441

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: bruce.robinson@txitrustee.com	Dec 15 2021 00:01:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
15729321	+ EDI: AMEREXPR.COM	Dec 15 2021 04:58:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15729323	+ EDI: CAPITALONE.COM	Dec 15 2021 04:58:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15729324	+ EDI: CITICORP.COM	Dec 15 2021 04:58:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15729325	+ Email/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM	Dec 15 2021 00:05:20	City of Richmond, Div of Delinquent Collections, PO Box 26505, Richmond, VA 23261-6505

District/off: 0422-7

User: admin

Page 2 of 3

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15729327	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 15 2021 00:05:21	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15729329	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 15 2021 00:01:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15729330	+ EDI: PHINGENESIS	Dec 15 2021 04:58:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15729331	+ EDI: PHINGENESIS	Dec 15 2021 04:58:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15729333	+ Email/PDF: HCABKNotifications@resurgent.com	Dec 15 2021 00:05:28	Henrico Doctor's Hospital, PO Box 740760, Cincinnati, OH 45274-0760
15729337	EDI: IRS.COM	Dec 15 2021 04:58:00	Internal Revenue Service, Centralized Insolvency Operati, P. O. Box 7346, Philadelphia, PA 19101-7346
15729339	+ EDI: PARALONMEDCREDIT	Dec 15 2021 04:58:00	Medicredit, P O 1629, Maryland Heights, MO 63043-0629
15729341	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 15 2021 00:05:20	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15729343	+ EDI: CAPIO.COM	Dec 15 2021 04:58:00	Mitchell D. Bluhm and Associat, 3400 Texoma Pkwy., Suite 100, Sherman, TX 75090-1916
15729344	+ EDI: NAVIENTFKASMSERV.COM	Dec 15 2021 04:58:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15729347	Email/Text: joey@rmscollect.com	Dec 15 2021 00:01:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235-0000
15729350	Email/Text: bknotice@upgrade.com	Dec 15 2021 00:01:00	Upgrade, Inc., 275 Battery Street, 23rd Floor, San Francisco, CA 94111-0000
15729351	+ Email/Text: bkr@taxva.com	Dec 15 2021 00:01:00	VA Dept. of Taxation, Office of Customer Services, PO Box 1115, Richmond, VA 23218-1115
15729352	+ EDI: VACU.COM	Dec 15 2021 04:58:00	Virginia Credit Union, Attn: Bankruptcy, P.O. Box 90010, Richmond, VA 23225-9010
15729353	+ Email/Text: Ashlee.Lee@vpfw.com	Dec 15 2021 00:01:00	Virginia Physicians for Women, Suite 200, 10710 Midlothian Turnpike, Richmond, VA 23235-4759

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15739357	*+	Advanced Otolaryngology PC, 8700 Stony Point Pkwy, #110, Richmond, VA 23235-1968
15739358	*+	Alcoa Billing, 3429 Regal Dr., Alcoa, TN 37701-3265
15739359	*+	Alteon Health, 12420 Milestone Center Dr., Suite 200, Germantown, MD 20876-7111
15739360	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15739361	*+	Bon Secours, 5801 Bremono Rd, Richmond, VA 23226-1907
15739362	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15739363	*+	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15739364	*+	City of Richmond, Div of Delinquent Collections, PO Box 26505, Richmond, VA 23261-6505
15739365	*+	Commonwealth Internal Medicine, PO Box 14000, Belfast, ME 04915-4033
15739366	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15739368	*+	Emergency Coverage Corp, 265 Brookview Centre Way, Suite 400, Knoxville, TN 37919-4052
15739369	*+	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15739370	*+	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15739371	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15739372	*+	HCA Health Services, One Park Plaza, Nashville, TN 37203-6527
15739376	*+	HRRG, 412 Robin Rd., Unit 2C, Portsmouth, VA 23701-1000

District/off: 0422-7

User: admin

Page 3 of 3

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15739373	*+	Henrico Doctor's Hospital, PO Box 740760, Cincinnati, OH 45274-0760
15739374	*+	Henrico FCU, 9401 West Broad Street, Henrico, VA 23294-5331
15739375	*+	Henrico FCU, Attn: Bankruptcy, 9401 West Broad St, Henrico, VA 23294-5331
15739377	*	Internal Revenue Service, Centralized Insolvency Operati, P. O. Box 7346, Philadelphia, PA 19101-7346
15739378	*+	MCV Collection Department, Attn: Billing Dept/Bankruptcy, 403 N 13th St #238, Richmond, VA 23298-5030
15739379	*+	Medicredit, P O 1629, Maryland Heights, MO 63043-0629
15739380	*+	Memorial Regional Medical Cent, P.O. Box 630761, Cincinnati, OH 45263-0761
15739381	*+	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15739382	*+	Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
15739383	*+	Mitchell D. Bluhm and Associat, 3400 Texoma Pkwy., Suite 100, Sherman, TX 75090-1916
15739384	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15739386	*+	POM Recoveries, PO Box 602, Lindenhurst, NY 11757-0602
15739385	*+	Pocahontas Parkway, PO BOx 7693, Henrico, VA 23231-0193
15739388	*	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235-0000
15739390	*+	TACS, P O Box 31800, Henrico, VA 23294-1800
15739391	*+	Treehouse Apartments, 2922 Hathaway Rd., Richmond, VA 23225-1724
15739392	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 275 Battery Street, 23rd Floor, San Francisco, CA 94111-0000
15739393	*+	VA Dept. of Taxation, Office of Customer Services, PO Box 1115, Richmond, VA 23218-1115
15739395	*+	Virginia Credit Union, Attn: Bankruptcy, P.O. Box 90010, Richmond, VA 23225-9010
15739398	*+	Virginia Physicians for Women, Suite 200, 10710 Midlothian Turnpike, Richmond, VA 23235-4759
15729346	##+	POM Recoveries, PO Box 602, Lindenhurst, NY 11757-0602
15739389	##+	Receivables Systems, Inc., P.O. Box 8630, Richmond, VA 23226-0630

TOTAL: 0 Undeliverable, 36 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
James E. Kane	on behalf of Debtor Chanice Regina Coleman jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpapa.com,sfkowski@kaneandpapa.com,carolyncrone@icloud.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3